

AND the said mortgagors, as additional security for the payment of the indebtedness hereby secured, does hereby set over, transfer and assign to the mortgagee, its successors or assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgagee under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for said mortgagor and said mortgagors' heirs, and personal representatives, does hereby covenant with the mortgagee as follows:

(1) that they will pay the indebtedness as hereinbefore provided; (2) to effect delivery to the mortgagee of tax receipts evidencing the payment of all lawfully imposed taxes for the current calendar year and to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all government levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (3) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition or repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured, and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings, to foreclose this mortgage, and apply for the appointment of a receiver, as herein-after provided; (4) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (5) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, or said mortgagor's heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (6) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installment, as herein provided, shall have continued for thirty days, or after default in the performance of any of the foregoing covenants or conditions for thirty days. (7) That mortgagors will pay a "late charge" not to exceed four percent (4%) of any installment which is not paid within fifteen (15) days of the due date thereof, to cover the extra expense involved in handling delinquent payments.

WITNESS the hand and seal of the said "mortgagors."

WITNESS: (as to both)

Patricia H. Remus
Patricia H. Remus

Gene L. Emory (SEAL)
Gene L. Emory

Helen R. Emory (SEAL)
Helen R. Emory

(SEAL)

(SEAL)

1981